

B18J (Form 18J) (08/07)

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 12-14350-BFK
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ketan Fichadia
1902 Holly Ridge Drive
Apt. 102
Mc Lean, VA 22102

Shilpa Fichadia
1902 Holly Ridge Drive
Apt. 102
Mc Lean, VA 22102

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-3254

Joint Debtor: xxx-xx-9408

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Ketan Fichadia and Shilpa Fichadia are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 29, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Ketan Fichadia
Shilpa Fichadia
DebtorsCase No. 12-14350-BFK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
Form ID: B18Page 1 of 2
Total Noticed: 12

Date Rcvd: Oct 30, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2012.

db/jdb	+Ketan Fichadia, Shilpa Fichadia, 1902 Holly Ridge Drive, Apt. 102, Mc Lean, VA 22102-4702
11268378	+Home Loan Investment Bank FSB, One Home Loan Plaza, Warwick, RI 02886-1765
11268379	#+Jayesh Choksi, 1929 Kennedy Drive, Apt. 204, Mc Lean, VA 22102-4745
11268381	+PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
11268382	PNC Bank Delaware, P. O. Box 108, Saint Louis, MO 63166-0108
11268383	+Ramesh Patel, 302 Chanticleer Circle, New Stanton, PA 15672-9425
11268384	+Wallick & Associates, 51 Jefferson Blvd., Suite 500, Warwick, RI 02888-1070

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: QGPPEYTON.COM Oct 31 2012 02:28:00	Gordon P. Peyton, Redmon. Peyton & Braswell, 510 King Street, Suite 301, Alexandria, VA 22314-3132
11268376	+EDI: AMEREXPR.COM Oct 31 2012 02:28:00	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
11268375	+EDI: AMEREXPR.COM Oct 31 2012 02:28:00	American Express, Attn: Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
11268377	+EDI: TSYS2.COM Oct 31 2012 02:28:00	DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999
11268380	+EDI: TSYS2.COM Oct 31 2012 02:28:00	Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

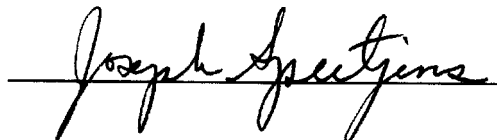
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 01, 2012

Signature:



District/off: 0422-9

User: admin
Form ID: B18

Page 2 of 2
Total Noticed: 12

Date Rcvd: Oct 30, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2012 at the address(es) listed below:

Gordon P. Peyton gppeyton@rpb-law.com,
mdavis@rpb-law.com;eklynch@rpb-law.com;va28@ecfcbis.com;edodge@rpb-law.com;gpeyton@ecf.epiqsystem
s.com
Scott Alan Weible on behalf of Debtor Ketan Fichadia scott@weible.com,
c.tafur@weible.com;reception@weible.com;weiblelaw.ecfmail@gmail.com

TOTAL: 2